

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE:	)	
	)	
DAWN BANKS	)	BANKRUPTCY NO. 15-12369
	)	CHAPTER 13
	)	
Debtor	)	
	)	
DAWN BANKS	)	
	)	
Plaintiff	)	
v.	)	
	)	Advs No. 15-529
U.S. DEPARTMENT OF HOUSING	)	
AND URBAN DEVELOPMENT	)	
Defendant	)	

**STIPULATED ORDER DETERMINING THE EXTENT OF THE SECOND LIEN  
OF THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT**

Plaintiff, Dawn Banks, (hereinafter referred to as Debtor or Plaintiff) and United States Department of Housing and Urban Development (hereinafter referred to as Defendant or HUD), by and through undersigned counsel, hereby consent to the entry of the following ORDER:

IT IS HEREBY ORDERED that Defendant has a valid Mortgage, dated May 9, 2009, on the Debtor's real property, commonly known as 6220 N. 3<sup>rd</sup> Street, Philadelphia, PA 19120. A security instrument has been given to the Secretary of Housing and Urban Development (Defendant), conveying to Defendant as beneficiary a lien on the following to wit:

BEING the same premises which Mary Drohomirecky, by deed dated October 27, 2004, and recorded November 2, 2004 in the Office of the Recorder of Deeds in and for the County of Philadelphia, Pennsylvania, as Instrument No. 51048916

Conveyed unto Steven Drohomirecky in fee.

IT IS FURTHER ORDERED that Defendant shall have an allowed unsecured claim in the amount listed on the attached Proof of Claim and said claim shall be incorporated in the Debtor's Chapter 13 plan.

IT IS FURTHER ORDERED that, upon successful completion of the Chapter 13 Plan and receipt of an Order of Discharge, the Mortgage shall be terminated and released.

IT IS FURTHER ORDERED that in the event the Plaintiff refinances the loan on the subject property or sells the subject property prior to the completion of the Chapter 13 case and receipt of a Chapter 13 discharge, the Mortgage will be paid in full at closing unless a lesser amount is agreed to by the parties.

IT IS FURTHER ORDERED that, in the event Debtor fails to complete the Chapter 13 Plan and obtain a Chapter 13 discharge order in the above-captioned bankruptcy this order does not affect the validity or enforceability of the Mortgage and may not be used in any subsequent bankruptcy case of the Debtor either to compel the holder of the Mortgage to execute a discharge of the Mortgage or to otherwise act as a discharge of the Mortgage.

IT IS FURTHER ORDERED that, upon completion of the Debtor's Chapter 13 Plan and the entry of a Chapter 13 discharge order, the Debtor may record a certified copy of this order, with a copy of the Debtor's Chapter 13 discharge order, attached in the property records of the county, which will constitute and effectuate the release and discharge of the Mortgage.

IT IS SO ORDERED.

Date: \_\_\_\_\_



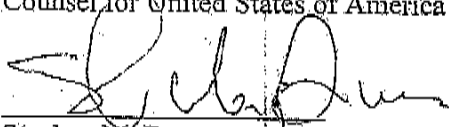
1/27/16

HON. Stephen Raslavich  
United States Bankruptcy Judge  
Entered on Docket:

WE ASK FOR THIS:

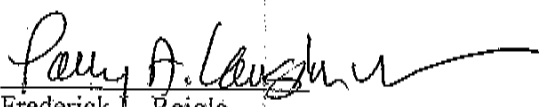


ZANE DAVID MEMEGER  
United States Attorney  
Richard Bernstein  
Assistant United States Attorney  
615 Chestnut Street  
Suite 1250  
Philadelphia, PA 19106  
Counsel for United States of America



Stephen M. Dunne  
Dunne Law Offices  
1515 Market Street, Suite 1200  
Philadelphia, PA 19102  
215-551-7109  
Counsel for the Debtors

SEEN:



Frederick L. Reigle  
2901 St. Lawrence Avenue  
P.O. Box 4010  
Reading, PA 19606  
Chapter 13 Trustee